

Carrier	Products	Age Range	Min/Max Face Amount	Risk Class Upgrade Description	Notes	Links to More Info
AIG	All Permanent Products	18-70	None	Expanded Standard allows product pricing to encompass Table 1 and 2 under the Standard class.		[Field Underwriting Guide] (https://adminplus.fgsfulfillment.com/View/AIGAG/1/AGLC101638)
Allianz	Life Pro+ Advantage	18-80		Able to Upgrade from Table 2 to Standard		
Columbus Life	All individual UL life insurance plans	The applicant must be age 20-70.	The maximum face amount is \$1 million; minimum face is \$25,000.		Flat extra dollar ratings are not included in this program. Cases shopped facultatively with our reinsurers must be excluded from the program. This program is for NEW BUSINESS ONLY. We cannot reconsider cases previously issued.	[Fast Lane FAQ] (https://www.globalatlanticlife.com/sites/default/files/PDF/Underwriting-Advantage/TL2018_11-20_Spotlight_On_FastLane_FAQ.pdf) [Field Underwriting Guide] (https://www.globalatlanticlife.com/sites/default/files/OnDemand/PDF/TL2008_11-20_FieldUnderwritingGuide.pdf)
Global Atlantic	All permanent products.	Available through age 79.	No face amount limits	Available to improve Standard class to Preferred and to improve substandard classes. Table 3 to Standard rate classes for Permanent Life Insurance products only		
Lincoln Financial Group	Permanent Life Insurance only	Through Age 70	Up to \$10 million			[www.LFG.com/GoDigital] (http://www.LFG.com/GoDigital)

Mutual of Omaha	Term Life Answers ..Income Advantage IUL ..Life Protection Advantage IUL ..AccumUL Answers	18-75	\$100,000 - \$5 million	With the Fit Underwriting Credit Program, clients may qualify for up to an additional two table credits from the base rating. The best case final assessment available is standard.	<p>..The Placement Improvement Program has the following restrictions: ..Any offer obtained from reinsurance on a facultative basis ..Any case in which the client already has in-force coverage with Nationwide that was obtained through facultative reinsurance ..Any risk rated with a flat extra (flat extras cannot be converted to table ratings to qualify) ..Risks involving ratable avocations and aviation ..Foreign risks that are ratable ..Reissued cases, conversions, internal exchanges or any situations in which full underwriting is not required ..Re-evaluation for rating reductions ..Any cases utilizing PIP will not be eligible for preferred</p>	[Fit Underwriting Program Flyer] (http://blogs.mutualofomaha.com/express/files/2021/02/458577_Web.pdf)
Nationwide	Accumulator VUL Protector VUL	Ages 15-70	Minimum - \$100,000 Maximum - \$5,000,000	Must qualify for Table C or better risk with traditional underwriting procedures to qualify for Standard NT or Standard Tobacco.	<p>..Foreign risks that are ratable ..Reissued cases, conversions, internal exchanges or any situations in which full underwriting is not required ..Re-evaluation for rating reductions ..Any cases utilizing PIP will not be eligible for preferred</p>	Nationwide Life Underwriting Requirements Guide - [Get your case off to a great start Nationwide life insurance Underwriting requirements] (https://www.nwlit.com/litportal/docservice/viewDocument?mclItemNbr=NFM-8789AO)

North American	All products	Ages 18-75	\$50,000 to \$5,000,000	An insured may be credited up to one classification, including from Preferred to Super Preferred, and wellness credits can improve substandard ratings. Crediting as per our reinsurance credit award programs.		
Principal	..Products except One-Year Term	Issue ages 20-65	\$1,000,000- \$5,000,000 (with total coverage amount of up to \$20,000,000 with all companies)	..Table 2 or flat extra up to \$2.50 ..Includes non-medical flat extras such as aviation, driving history, and some hazardous sports ..Excludes known coronary artery disease and cancer risks		UW Guide PG 7 [BB10009-06 (principal.com)] (https://advisors.principal.com/publicsupply/GetFile?fm=BB10009&ty=VOP&EXT=.VOP&utm_source=SilverpopMailing&utm_medium=email&utm_campaign=SPmail_NBUW_April2021%20(1)&WT.mc_id=SPmail_NBUW_April2021%20(1)&WT.dcsvid=NDE2NzM4MzQxNDU3S0) [ProCredit Program] (https://www.myprotective.com/WorkArea/DownloadAsset.aspx?id=19620)
Protective	Pro Credit Program	Pro Credit Program	Pro Credit Program	Pro Credit Program	Pro Credit Program	

Carrier	Product	Age	Minimum Face Amount	Class/Ratings	Standard	Table	Criteria	Exclusions	Additional Info
SBLI	Term and Whole Life.		..Minimum Face Amount - \$25,000	with Class/Ratings at Standard Non-Nicotine and Table Rated 2 through 5.			Criteria - To qualify for the Program, three out of the four following criteria need to meet our top two risk class (Preferred Plus Non Nicotine and Preferred Non Nicotine) requirements: Build, Blood pressure, Cholesterol, Family history. Sub-standard assessment (Table 2 through 5) and not included in exclusion criteria. Exclusions - ..Any history of cardiovascular disease ..Diabetes with any complication other than mild neuropathy		
			..Minimum Face Amount - \$100,000	with Select Non-Nicotine Class.			..Any history of substance abuse ..If rated for driving record, avocation, aviation or foreign travel activity ..Any cognitive impairment ..Any cancer/malignancy history ..Any psychiatric impairment of more than mild severity ..Not		
		Ages 18-70 (Automatic/Facultative treaty retention rules are still applicable.)	..Maximum Face Amount - \$10,000,000	(Automatic/Facultative treaty retention rules are still applicable.)			..Improvement available up to Select Class ..Possible 2 table improvement ..Through Table 5		
Symetra	Permanent Life Products	20-70	20000000				Can move 3 tables. Max table 6		FAQ https://www.symetra.com/globalassets/catalog/lim---1122.1.pdf
									SBLI UNDERWRITING GUIDELINES: [https://www.sblibrokerage.com/wp-content/uploads/2020/10/20-4177-Brokerage-Underwriting-Guide-FINAL.pdf] [https://www.sblibrokerage.com/wp-content/uploads/2020/10/20-4177-Brokerage-Underwriting-Guide-FINAL.pdf]

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